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**THE RELATIONSHIP OF REWARDS, WORKLOAD
AND WORKING ENVIRONMENT ON JOB
SATISFACTION AMONG BANK OFFICER**

By:

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Thesis Submitted to

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SCHOOL OF BUSINESS MANAGEMENT

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ABSTRACT

Employee attitudes are very significant to management and organizations since they determine the behaviour of employees in an organization. It is believed that employees who were satisfied is usually to be more productive than employees who are dissatisfied towards their job. Satisfied employees are the creator of a pleasant atmosphere within organization. Therefore, job satisfaction has been imposing topic in the studies. The purpose of this study is to examine whether reward, workload and working environment has related to the employees' perceptions give impact towards job satisfaction in banking sector in Malaysia. Based on the analysis it was found that rewards and working environment have significant relationship with job satisfaction. Hierarchically, these two factors are found to be among the strongest predictor variables to compliance with job satisfaction in banking sectors. Recommendations and implications for future research and practice were also discussed.

Keywords: *Job satisfaction, rewards, workload, working environment, banking sector*

ABSTRAK

Sikap pekerja adalah sangat penting kepada pihak pengurusan dan organisasi kerana mereka adalah penentu tingkah laku pekerja dalam sesebuah organisasi. Adalah dipercayai bahawa pekerja yang berpuas hati biasanya lebih produktif daripada pekerja yang tidak berpuas hati terhadap pekerjaan mereka. Pekerja yang berpuas hati adalah pencipta suasana yang menyenangkan di dalam organisasi. Oleh itu, kepuasan kerja telah menjadi topik dalam banyak kajian sebelum ini. Tujuan kajian ini adalah untuk mengkaji sama ada ganjaran, bebanan kerja dan persekitaran tempat kerja, memberi kesan terhadap kepuasan kerja dalam sektor perbankan di Malaysia. Berdasarkan analisis yang telah diperolehi, ganjaran dan persekitaran tempat kerja mempunyai sumbangan yang besar terhadap kepuasan kerja. Secara dasarnya, kedua-dua faktor ini didapati merupakan antara pemboleh ubah peramal yang kuat kepada kepuasan kerja dalam sektor perbankan. Cadangan dan implikasi kepada penyelidikan masa hadapan juga telah dibincangkan.

Keywords: *Kepuasan berkerja, ganjaran, beban kerja, suasana berkerja dan sector perbankan*

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9 April 2020

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CHAPTER 1

INTRODUCTION

1.1 Introduction

Employees are the mainstream of the business and a necessary human asset for the company to be control efficiently. An organization will need workers to use their individual abilities in their works and carry out an excellent performance to drive the company to achieve its goals. However, in the banking and financial sector there is a challenge to the company or organization when they need to face in the term of employee turnover. According to Abdul Latif and Saraih (2016), things of employee leaving a company and needs to be replace by some other person is understood as turnover rate. In Malaysia, the issue of employee turnover has arisen since the year of 1991 and it is gradually increase because of high demand and better opportunity in the market (Keni, 2013). There is a survey that being made by Hewitt Associates Total Compensation Management Survey. The associations reported that the ratio of turnover issue in Malaysia has undergone an increasing in numbers from 9.3 percent within the year of 2009 to 10.1 percent in 2010. Besides, the General Industry Reward Survey also reported that within the year of 2013 Malaysia general industry's turnover rate experience a 1 percent increases which is from 12.3 percent in 2012 to 13.2 percent in year 2013 (Tower Watson, 2013).

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Xiaoming, Y., Ma, B. J., Chang, C., & Shieh, C. (2014). Effects of workload on burnout and turnover intention of medical staff: A study. *Ethno Med Journal*, 8(3), 229-237.



SECTION A: DEMOGRAPHIC DATA

Please indicates your responses by circling the appropriate number.

1. Gender

- | | |
|--------|---|
| Male | 1 |
| Female | 2 |

2. Age (Years)

- | | |
|-------|---|
| 21-30 | 1 |
| 31-40 | 2 |
| 41-50 | 3 |
| 51-60 | 4 |

3. Marital status

- | | |
|---------|---|
| Single | 1 |
| Married | 2 |

4. Income

- | | |
|----------------------|---|
| Below than 1,000 | 1 |
| Above 1,100 to 2,000 | 2 |
| Above 2,100 to 3,000 | 3 |
| Above 3,100 to 4,000 | 4 |
| More than 4,000 | 5 |

5. Highest academic qualification

- | | |
|--------------------|---|
| SPM level | 1 |
| STPM level | 2 |
| Diploma level | 3 |
| Degree level | 4 |
| Master level | 5 |
| Professional level | 6 |

6. Numbers of years in the organization

- | | |
|-------------------|---|
| 1 years | 1 |
| 2 years | 2 |
| 3 years | 3 |
| 4 years | 4 |
| 5 years | 5 |
| More than 5 years | 6 |

How far do you agree or disagree with following statements

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly agree

SECTION B: WORLOAD

Please indicates your responses by circling the appropriate number

NO	ITEMS					
1	I am given enough time to do what is expected of me at my job	1	2	3	4	5
2	It seems that I have more work at my job that I can handle	1	2	3	4	5
3	My job requires that me to work very hard	1	2	3	4	5
4	There isn't enough time during my regular workdays to do everything that is expected of me	1	2	3	4	5
5	I am rushed in doing my job	1	2	3	4	5
6	I am willing to work after office hours/weekend/public holidays	1	2	3	4	5
7	There has been an increase in my workload in the past year	1	2	3	4	5
8	My responsibility has been increased but my salary remains	1	2	3	4	5
9	The increase workload has negatively affected my family	1	2	3	4	5

SECTION C: REWARDS

Please indicates your responses by circling the appropriate number

NO	ITEMS					
10	I receive rewards when I do a good job	1	2	3	4	5
11	Performance incentives are clearly linked to standards and goals	1	2	3	4	5
12	The performance incentives are meaningful	1	2	3	4	5
13	Organization gives rewards equivalent to your job task	1	2	3	4	5
14	I will be rewarded for achieving organization's goals	1	2	3	4	5
15	My salary level motivates me to stay with my current organization	1	2	3	4	5

SECTION D: WORKING ENVIRONMENT

Please indicates your responses by circling the appropriate number

NO	ITEM					
16	My organization is dedicated to diversity and inclusiveness	1	2	3	4	5
17	I understand how my work impacts the organization's business goals	1	2	3	4	5
18`	I am satisfied with the culture of my workplace	1	2	3	4	5
19	My organization operates in a socially responsible manner	1	2	3	4	5
20	My organization's work positively impacts people's lives	1	2	3	4	5
21	My organization has a safe work environment	1	2	3	4	5

SECTION E: JOB SATISFACTION

Please indicates your responses by circling the appropriate number

NO	ITEMS					
22	I feel positive and up most of the time I am working	1	2	3	4	5
23	I feel recognized and appreciated at work	1	2	3	4	5
24	Work is a real plus in my life	1	2	3	4	5
25	I am engaged in meaningful work	1	2	3	4	5
26	I feel free to do things the way I like at work	1	2	3	4	5
27	My values fit with the organizational values	1	2	3	4	5
28	I am aligned with the organizational mission	1	2	3	4	5

Frequencies

Notes

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Frequency Table

GENDRE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	166	49.6	49.6	49.6
	Female	169	50.4	50.4	100.0
	Total	335	100.0	100.0	

AGE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	92	27.5	27.5	27.5
	31-40	64	19.1	19.1	46.6
	41-50	146	43.6	43.6	90.1
	51-60	33	9.9	9.9	100.0
	Total	335	100.0	100.0	

STATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	58	17.3	17.3	17.3
	Married	277	82.7	82.7	100.0
	Total	335	100.0	100.0	

INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Above 1,100 to 2,000	12	3.6	3.6	3.6
	Above 2,100 to 3,000	54	16.1	16.1	19.7
	Above 3,100 to 4,000	31	9.3	9.3	29.0
	More than 4,000	238	71.0	71.0	100.0
	Total	335	100.0	100.0	

EDULEVEL

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SPM	41	12.2	12.2	12.2
	STPM	2	.6	.6	12.8
	Diploma	103	30.7	30.7	43.6
	Degree	189	56.4	56.4	100.0
	Total	335	100.0	100.0	

YEAR

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 years	3	.9	.9	.9
	2 years	21	6.3	6.3	7.2
	3 years	22	6.6	6.6	13.7
	4 years	31	9.3	9.3	23.0
	5 years	22	6.6	6.6	29.6
	More than 5 years	236	70.4	70.4	100.0
	Total	335	100.0	100.0	


DESCRIPTIVES VARIABLES=REWARDS WORKLOAD WE JS
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Descriptives

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Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
REWARDS	335	3.20	5.00	4.2543	.24083
WORKLOAD	335	1.40	3.20	2.0609	.36965
WE	335	4.00	5.00	4.3388	.36622
JS	335	3.86	5.00	4.3377	.41330
Valid N (listwise)	335				

RELIABILITY

/VARIABLES=REWARD1 REWARD2 REWARD3 REWARD4 REWARD5

/SCALE('Rewards') ALL

/MODEL=ALPHA.

Reliability

Notes

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Scale: Rewards

Case Processing Summary

		N	%
Cases	Valid	335	100.0
	Excluded ^a	0	.0
	Total	335	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.666	5

Reliability

Notes

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	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=WORKLOAD1 WORKLOAD2 WORKLOAD3 WORKLOAD4 WORKLOAD5 /SCALE('Workload') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIVE SCALE /SUMMARY=TOTAL.
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	Elapsed Time	00:00:00.07

Scale: Workload

Case Processing Summary

		N	%
Cases	Valid	335	100.0
	Excluded ^a	0	.0
	Total	335	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.732	5

Item Statistics

	Mean	Std. Deviation	N
WORKLOAD1	4.14	.359	335
WORKLOAD2	1.60	.553	335
WORKLOAD3	1.65	.652	335
WORKLOAD4	1.46	.517	335
WORKLOAD5	1.45	.538	335

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
WORKLOAD1	6.16	3.333	-.035	.818
WORKLOAD2	8.70	2.054	.666	.613
WORKLOAD3	8.65	1.929	.587	.648
WORKLOAD4	8.85	2.171	.642	.627
WORKLOAD5	8.86	2.177	.597	.643

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
10.30	3.416	1.848	5

Reliability

Notes

Output Created	12-APR-2020 14:00:02	
Comments		
Input	Data	C:\Users\User\Desktop\Untitl ed2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	335

Matrix Input		
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.
Syntax		RELIABILITY /VARIABLES=WE1 WE2 WE3 WE4 WE5 WE6 /SCALE('Working Environment') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIV E SCALE /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.02

Scale: Working Environment

Case Processing Summary

		N	%
Cases	Valid	335	100.0
	Excluded ^a	0	.0
	Total	335	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.888	6

Item Statistics

	Mean	Std. Deviation	N
WE1	4.21	.407	335
WE2	4.23	.423	335
WE3	4.53	.500	335
WE4	4.26	.444	335
WE5	4.24	.465	335
WE6	4.57	.496	335

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
WE1	21.82	3.565	.714	.868
WE2	21.80	3.502	.724	.866
WE3	21.50	3.293	.709	.868
WE4	21.78	3.384	.763	.859
WE5	21.80	3.420	.692	.870
WE6	21.47	3.405	.643	.880

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
26.03	4.828	2.197	6

Reliability

Notes

Output Created		12-APR-2020 14:00:35
Comments		
Input	Data	C:\Users\User\Desktop\Untitled2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	335
	Matrix Input	
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data for all variables in the procedure.

Syntax		RELIABILITY /VARIABLES=JS1 JS2 JS3 JS4 JS5 JS6 JS7 /SCALE('Job Satisfaction') ALL /MODEL=ALPHA /STATISTICS=DESCRIPTIV E SCALE /SUMMARY=TOTAL.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.05

Scale: Job Satisfaction

Case Processing Summary

		N	%
Cases	Valid	335	100.0
	Excluded ^a	0	.0
	Total	335	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.948	7

Item Statistics

	Mean	Std. Deviation	N
JS1	4.27	.447	335
JS2	4.27	.454	335
JS3	4.22	.428	335
JS4	4.39	.489	335
JS5	4.33	.488	335
JS6	4.41	.499	335
JS7	4.47	.506	335

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
JS1	26.09	6.381	.792	.942
JS2	26.09	6.291	.823	.940
JS3	26.15	6.455	.797	.942
JS4	25.97	6.017	.880	.935
JS5	26.04	6.061	.862	.936
JS6	25.95	6.052	.843	.938
JS7	25.90	6.163	.777	.944

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
30.36	8.370	2.893	7

Correlations

Notes

Output Created		12-APR-2020 14:01:15
Comments		
Input	Data	C:\Users\User\Desktop\Untitled2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	335
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics for each pair of variables are based on all the cases with valid data for that pair.
Syntax		CORRELATIONS /VARIABLES=REWARDS WORKLOAD WE JS /PRINT=TWOTAIL NOSIG /MISSING=PAIRWISE.
Resources	Processor Time	00:00:00.00
	Elapsed Time	00:00:00.00

Correlations

		REWARDS	WORKLOAD	WE	JS
REWARDS	Pearson Correlation	1	-.152**	.396**	.354**
	Sig. (2-tailed)		.005	.000	.000
	N	335	335	335	335
WORKLOAD	Pearson Correlation	-.152**	1	-.101	-.126*
	Sig. (2-tailed)	.005		.066	.021
	N	335	335	335	335
WE	Pearson Correlation	.396**	-.101	1	.806**
	Sig. (2-tailed)	.000	.066		.000
	N	335	335	335	335
JS	Pearson Correlation	.354**	-.126*	.806**	1
	Sig. (2-tailed)	.000	.021	.000	
	N	335	335	335	335

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Regression

Notes

Output Created		12-APR-2020 14:01:39
Comments		
Input	Data	C:\Users\User\Desktop\Untitl ed2.sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	335
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for any variable used.
Syntax		REGRESSION /MISSING LISTWISE /STATISTICS COEFF OUTS R ANOVA /CRITERIA=PIN(.05) POUT(.10) /NOORIGIN /DEPENDENT JS /METHOD=ENTER REWARDS WORKLOAD WE.
Resources	Processor Time	00:00:00.03
	Elapsed Time	00:00:00.07

Memory Required	4624 bytes
Additional Memory Required for Residual Plots	0 bytes

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	WE, WORKLOAD, REWARDS ^b	.	Enter

a. Dependent Variable: JS

b. All requested variables entered.



Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.808 ^a	.652	.649	.24474

a. Predictors: (Constant), WE, WORKLOAD, REWARDS

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.226	3	12.409	207.155	.000 ^b
	Residual	19.827	331	.060		
	Total	57.052	334			

a. Dependent Variable: JS

b. Predictors: (Constant), WE, WORKLOAD, REWARDS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.316	.273		1.159	.247
	REWARDS	.061	.061	.036	1.006	.315
	WORKLOAD	-.046	.037	-.041	-1.264	.207
	WE	.889	.040	.787	22.294	.000

a. Dependent Variable: JS